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if the username has already been taken, and if so, displays an error message.

Step 13 shows the user a system participation agreement if the correct name and password were entered. The agreement preferably details the terms of use of the system and details regarding the process. Preferably, a button is provided on the menu for either agreement or disagreement with the contract. If the user agrees to the terms of the contract, he or she proceeds to the original menu choice (adding/editing cases, or viewing cases). Otherwise, the user is returned to the login screen with all information cleared.

If the user agrees to the participation agreement, the system may send the user to the original menu choice in step 11. Alternatively, the system may be designed to send the user to a menu with the options of assigning a new case, reviewing cases, adding/editing cases or logging out.

If the adding/editing cases choice was originally chosen, the program enters step 14 where an Add/Edit case screen preferably allows the sponsor to enter the following information into the database:

Claimant name

Case Description

Sponsor Case ID

Dollar values for each of 3 settlement rounds The Claimant Attorney name, firm, address, city, state, zip code,

telephone, fax, and email

In telephone-based embodiments, some or all of this information may be entered with the assistance of system administrators.

The Sponsor case ID is preferably a value for sponsor internal tracking selected by the sponsor.

The dollar value inputs need not all be entered at one time. The system will prompt the user to enter an amount for each round individually with the option to leave the amount in any given round blank for entry at a later time.

The dollar value inputs preferably include calculator functions which calculate the total possible exposure for the amount entered. The screen also may display the status of the case. Upon submitting the information, the user may be returned a confirmation screen with all entered information upon which the user can choose to accept the changes or return to edit the case further. Preferably, the system provides the user with a period of time, for example, thirty minutes, to edit some or all of the case information before that information becomes final. For that information made final, after the period of time has expired, further edits may be done preferably only with the agreement of all the parties.

Preferably, the Add/Edit screen includes a "submit" button at the bottom, which sends the information to be checked for formatting. It points out missing or improperly formatted text, or returns the text for verification. If the text is accepted, the data is sent to the database for entry as an addition or update. Preferably, a sponsor user cannot edit a case in which the claimant attorney has started to submit demands into the system, except to change clerical information such as address and phone number.

A Case Data Entry module may be created to hold a template that processes the sponsor user's entry of case data and add/insert it into the database. The main features of the program are the checking of an expired edit time, and whether or not the claimant attorney has entered a demand

in the system. In either event, the form aborts and an error message is presented.

Preferably the program is written so that when a record is to be inserted, the insertion is held up and locked using a suitable program until the system can read the record in order for the details to be displayed back to the user within the screen for confirmation and in order that the system can provide a HREF to its primary key which is automatically assigned by the database.

Another module called "Sponsor Assigns Case" preferably drives the sponsor user's entry of a case into the database.

The Add/Edit calculator may be any suitable computer program, such as a JavaScript program, which applies the algorithm amounts specified by the sponsor to determine the maximum possible exposure.

If the original choice was viewing all cases, the program moves to step 15 where the View cases screen reveals all the information for a given case which has previously been entered during an Add/Edit choice. The user is also preferably given an option to edit the information, preferably with a specified time limit (e.g. 30 minutes) for the rounds of offers provided a claimant attorney has not started to submit demands. The View screen may, if desired, also display a list of cases that have been assigned to a sponsor user.

Preferably, a module called "Sponsor User Show" contains a template which shows the user these records. If the sponsor user has administrator privileges, the module shows all user records related to the sponsor. A similar module called "SponsorShowCases" preferably functions to show case information.

In step 16, the user may log out of the system from a menu choice to end the session and return the user to the login screen. This menu choice preferably also follows completion of the Add/Edit and View choices of steps 14 and 15. If a user attempts to engage the system again, he or she will have to login their user name/password pair. Preferably, logging out clears the password, but not the user name, so that upon subsequent login the computerized system may check for the user's name in the user's cookie if the user accesses the system with the same computer.

The screens appearing in the operation of the system may be created by suitable computer programs written in a Standard Generalized Mark-up Language such as Cold Fusion Script.

The computer program code for the Login screen creates the login form if a user is determined not to be in a logged in state. (FIG. 4, step 12). This form preferably passes on a variable value indicating the user's eventual destination.

The module for the License screen follows the Login program and checks the user's authentication credentials. if the user passes, the License screen is shown (FIG. 4, step 13).

Preferably, a module called Login results follows the License module and sets the user state to logged in. Unless the user has explicitly denied cookies on his or her browser, the program also checks to see if the user's cookie has taken correctly and sends an error message if it does not. If all is correct, the module sends the user on to his or her selected destination.

A Logout module may be used to log a user out of the system. Preferably the next time the user tries to use a menu item, he or she will be prompted for a password and to approve the license agreement.

If the user disagrees with the license, a module following the License module displays the Disagree screen which

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preferably indicates that the user must agree to the license in order to use the system.

An Access Denied screen may be created to show a user who attempts to access a section he or she does not have authorization for.

A Default page for debugging purposes may also be used to show current user login status. Preferably, this page is for a system administrator, and other users would normally not be able to access this page without mentioning it explicitly.

The above-described steps preferably apply equally to sponsor administrators (sponsor users designated with administrator privileges by the sponsor). However, the system preferably may be designed so that if the user is identified as holding administrator privileges, he or she will see an enhanced version of the sponsor user menu. In addition to providing the user with the option to assign a new case, review cases, and logout, the sponsor administrator menu provides the options to change sponsor information, change his or her own user information, add a user, show/edit users, and remove a user.

If the change sponsor information option is selected, the program sends the user to change the sponsor information screen which allows the user to add/edit sponsor information stored in the database, including

Sponsor Name

Address

City

State

Zip Code

Phone

Fax

Email

If the remove a user option is selected, the program sends the user to user information screens which the sponsor user administrator can use to change, delete, or add information to any sponsor user's record to which they have access for their sponsor.

For example, the user information screen may allow the user to add/edit the following information into the database:

User Name

Sponsor Name

Address

City

State

Zip Code

Telephone

Fax

Email

Username

Password

Active User (yes or no)

Administrator User (yes or no)

Computer modules preferably contain the screen forms for entering and editing sponsor user and new sponsor user

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information. These modules also may screen users for administrator privileges, for example, before allowing the user to edit records.

Many of the above-described steps preferably also apply to a claimant attorney, i.e. an attorney that represents an individual or company that has dispute or has initiated a lawsuit with a sponsor who has entered into a participation agreement to use the system.

The attorney may be notified, for example, by regular mail, that he or she can login to the website and submit a specified number, for example three, of demands to satisfy a claim according to preestablished conditions. The attorney may be required to sign a participation agreement, preferably mailed to him or her, before given the proper login credentials. Once the attorney signs and forwards the agreement to the system administrators, the attorney is given the proper login credentials.

As in the case of sponsor users, the claimant attorney opens his or her web browser and accesses the system website (See FIG. 4, step 10). The attorney, however, chooses an "enter as Attorney" option provided on the menu that appears.

In step 11, the attorney is presented with the choice of reviewing cases placing demands on cases assigned to the attorney. Preferably a menu is provided in which the user may choose one of three links to separate functions via a menu bar on the left-hand side of the screen. As in the case of the sponsor user, the claimant attorney's choice is saved through intermediate login and contract screens which follow.

The program next moves to step 12 in which the user must first log into the system before making demands or viewing cases. A "Login" computer file for an attorney similar to the "Login" file for the sponsor preferably implements this step. Preferably, the user must enter a case identification number, a security code, for example, an internally generated random number which functions as a password), and an attorney security code (preferably, a code generated by the sponsor). If these do not match the information known by the database, the user is shown an error screen with the option to try again.

As in the case with the sponsor user, step 13 shows the claimant attorney a system participation agreement if the correct name and password were entered with the same options and results discussed previously. A "License" file similar to the "License" file for the sponsor user preferably implements this step.

If the user agrees to the terms of the agreement, he or she proceeds to the original menu choice (reviewing cases or making demands). Alternately, the system may be designed to send the user to a main menu with the options of obtaining case information, placing a demand for the next round of the particular claim or settling a different case. A "Login-Results" file and a "Disagree" file similar to corresponding files for the sponsor user follow the "License" file to implement this step depending on whether the claimant attorney agrees or disagrees. Similarly, "Logout", "Access-Denied", and "Default" files corresponding to similar files for sponsor users preferably are provided.

If the case information option was selected, a case information screen is provided which preferably allows the claimant attorney to view the following information from the database:

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Case Name

Status

Claimant Name

Attorney name

Attorney firm

Attorney address

Attorney city

Attorney state

Attorney zip

Attorney telephone

Attorney fax

Attorney email

Preferably, the screen displays the current status of the case with the corresponding details of the case without the ability of the attorney to edit any of this information. A module controlling the case status process may be written to hold all variables related to an attorney's cases. An "AttorneyCaseInfo" module may also be created which displays the information an attorney needs to start making demands against a case. Preferably, the data in the module may not be withdrawn.

If the next round with current case option was chosen, the program moves to a Next Round screen which provides the attorney with the option to place a demand against a particular claim. A "CaseNextRound" module may be created to form a template which determines what the next round is, if any, and places a bid form in front of the user. Preferably, the screen provides a form box in which the attorney places the demand, and if desired menu options to either test the demand against the exposure calculator (preferably implemented by a JavaScript program applying the algorithm amounts specified by the sponsor) to determine the lowest possible amount the case will settle for, or to submit the demand.

After the attorney submits the demand for the next round, the case is submitted to the database for operation by the comparison means. A "CaseNextRound" module may be created to form a template to determine the results of the comparison based on the information that the claimant submitted on the CaseNextRound form and on the preestablished conditions. Preferably, the preestablished conditions are determined on a sponsor by sponsor basis.

If the demand and the corresponding offer by the sponsor for that round are within the preestablished conditions, the user is preferably presented with a case acceptance screen. If the demand and the corresponding offer are not within the preestablished conditions, the user is preferably presented with a link to the next round screen, if a round is available, i.e. the previously agreed number of rounds of demands has not been used. If a round is unavailable, for example, the parties have agreed to three rounds and the claimant attorney has entered three rounds of demands, the user will see a message that the case is now closed in the system.

If the user is presented with the case acceptance screen, the claim is settled and the attorney is notified of the dollar amount of the settlement, and preferably the details of where

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to send the final settlement request (e.g., the sponsor's address). As shown in FIG. 4, the system preferably is designed so that upon settlement of the claim, data for the settlement is collected and stored in the memory means for access and use by sponsors and claimants in establishing the settlement value in future cases.

Preferably, the system is administrated by a system administrator who may be an employee of a third party who has been granted login rights to the administration function of the system for the purpose of adding sponsors, generating reports, or performing customer service on the website.

The system administrator reaches the website by opening his or her webbrowser, pointing it at the website interface and entering in appropriate identification numbers or passwords identifying him or her as an administrator. A module may be created which contains an administrator form for the assignment or editing of a case.

The administrator may then be presented with an administrator menu which provides the following menu choices:

Sponsor options, including the options to add/edit a sponsor and to show a list and links to all sponsors;

User options, including the options to show users (preferably a list and links to all sponsor users, searchable by user name and sponsor name), to add a new user, and to delete a sponsor user;

Case options, including the options to show cases preferably by a list and links to all cases, searchable by case name, sponsor name, start date, end date and status, to assign a new case, and to delete a case; and

Site options (testing modules) including the options to clear cookies for the purpose of losing stored login information, to logout for the purpose of logging out the system and if desired to clear cookies, and to show login status for current login details.

Preferably, modules may be created to facilitate these options. For example, an "AdminNewSponsorUserEntryForm" module may be created which contains an entry form to enter a new sponsor user. Preferably, this form is different from the regular form because of the username checking that occurs during the user's interaction with the page.

An "AdminGetSponsorNewCase" module may be created which chooses a sponsor for the purpose of adding a new case. Preferably, the identity of the sponsor should be known when a case is added so that the case may be properly assigned to a sponsor user.

An "AdminShowCases" module may also be created which shows all open cases in an administrator form. An "AdminSponsorUserDataEntry" module may also be created to hold a template which inserts or updates a sponsor user. The module makes a query to obtain the primary identification of the user, if the system does not have this information, in order for the system to set an edit link.

An "AdminSponsorUserEntryForm" module may also be created to hold a template representing the entry form for sponsor user administrator information. An "AdminUserShow" module may also be created which contains an administrator form to show all users.

A "CaseDataEntry" module may also be created which contains a form to enter/insert cases into the database.

If the Add/Edit a Sponsor option is chosen, an Add/Edit a Sponsor screen preferably appears to allow the administrator to view/edit the following information from the database:

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Sponsor name

Address

City

State

Zip Code

Phone

Fax

Mail

Algorithm amount

Algorithm percentage

System ID

Active Account (yes or no)

"SponsorDataEntry", "SponsorEntryForm", and "SponsorShow" modules may be created to add a new sponsor to the database and show a return page, to contain an entry form to enter a new sponsors and to show a table of all sponsors entered into the system.

"ValidateNewUserName" and "ValidateUserName" modules may be created which check to see if a username exists in a sponsor table and if so, display an error message. Preferably, these modules are called from a JavaScript lost focus event. The ValidateNewUserName module preferably gives no consideration to the current username as it assumes that there is none.

The Delete User option provides the administrator with screens in which the administrator can change, delete or add information to any sponsor user's record as in the case with the sponsor administrator's remove a user option. Preferably, a "DeleteUser" module and a "RemoveUser" module may be created which show the form that allows a user to delete a sponsor user and perform the database call to remove a user.

The Add/Edit case option provides the administrator with an Add/Edit case screen similar to the sponsor administrator's Add/Edit Case screen. In addition, the system preferably allows the administrator to add case status information including:

Case Status

Last sponsor edit (date—time)

Edited by

Sponsor name

Last attorney edit (date—time)

Last administrator edit (date—time)

A "DeleteCase" module and a "RemoveCase" module may be created to show the form that allows the user to delete a case and to perform the database call to remove a case.

Preferably, the system also provides a report writer or searchable module of case information for reporting purposes. By querying the report writer, the status of any

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number of cases may be viewed by the administrator for the purposes of internal reporting.

Preferably, case information may be searched based on the following criteria:

Case Name

Sponsor name

Status

Assigned date (start and finish dates)

Modified criteria (start and finish dates, for example, all records modified in a particular day)

Show only records unmodified by an attorney

The selected platform and hardware to implement the system should be scalable enough to handle large loads of traffic and data, while being responsive to user requests.

Similarly, the database chosen should be scalable enough to handle a distributed data environment, and to be able to handle large loads of data, while being responsive to user requests.

The application server likewise should be scalable enough to handle a distributed data environment, and to be able to handle large loads of data, while being responsive to user requests. Preferably, the application server is a popular platform in which to build applications of this type in order to support future changes, add-ons, modifications, etc.

The server preferably is an open architecture computer that has the ability for failed hardware parts to be replaced swiftly. This configuration also maintains the availability to increase the power of the machine or demand. For example, a computer having an Internal Pentium 400 MHz Processor, with 128 MB SDRAM, two 4.2 Western Digital Hard Drives, a Promise PCI-RAID Level O Controller, a 32xCD-ROM, and 3-COM 10-BaseT Ethernet Card is suitable for use in the system.

The platform for use in the system preferably has the ability to work with open database systems, provide a reliable and scalable platform for intranet and line of business applications, and offer breed file and print services that give users easy and effective access to information and resources. For example, Microsoft Windows NT Server 4.0 system, a powerful multipurpose server operating system, is a suitable platform because of its broad support of many application servers, its scalabilty to support the system of the present invention and its popularity with developers who create applications of this type. The platform preferably integrates the following services into underlying operating system infradtucture:

Built-in networking and communication services

Comprehensive Web services for the Internet and corporate intranets

Complete platform form for distributed applications

Enterprise-wide directory services

Integrated and robust security services

Easy-to-use and flexible management services.

The system of the present invention preferably uses a webserver, such as Microsoft Internet Information Server 4.0, that offers proven scalability and tight integration with the operating system and other products used in the system. The web server preferably includes publishing features, customizable tools, and technologies that permit the creation

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of Web pages, the publication of information to the World Wide Web, the sharing of files and data on operating systems such as Windows NT, Novell NetWare and UNIX servers, and over numerous databases, including Microsoft SQL Server, Oracle, and Sybase databases, and the search capacity for content in HyperText Markup Language and Microsoft Office document types, and multiple languages.

Preferably, the webserver offers process isolation, a feature which protects applications and Web sites from failure caused by misbehaving components or Web-applications on the server by running them in separate memory spaces. The webserver should also have when combined with the operating system built-in distributed application services that automatically scale to serve thousands of simultaneous users.

Preferably, a high performance, open architecture, scalable database, such as Microsoft SQL Server 6.5, is used in the system.

The computer program is preferably one which provides a scalable platform to deliver high performance Web applications with any major Web server on Windows or Solaris. Allaire ColdFusion Application Server 3.1 and its cooperating ColdFusion Markup Language are suitable for use in developing the system.

Preferably, the system is hosted at a quality data center, such as a worldwide data center company which provides access to the Internet and monitors the servers to ensure that they are responding to Internet requests.

What we claim is:

1. A computer executable method for dispute resolution, operative to control a computer and stored on at least one computer readable medium, the method when executed comprising:

a) receiving a plurality of demands from a first party for a claim;

b) receiving a plurality of settlement offers from a second party for the claim;

c) preventing disclosure of the demands to the second party, and preventing disclosure of the settlement offers to the first party;

d) calculating differences between the demands and the settlement offers in rounds, each of the differences being calculated in a round using one demand and one settlement offer, the one demand and the one settlement offer being unequal in value;

e) determining whether any of the differences fall within at least one predetermined criterion;

f) if any of the differences fall within the at least one predetermined criterion, transmitting a message to the first party and the second party that the claim is resolved; and

g) if the differences do not fall within the at least one predetermined criterion, transmitting a message that the claim has not been resolved.

2. The method of claim 1 wherein the one demand is received before the one settlement offer.

3. The method of claim 1 wherein the one demand is received after the one settlement offer.

4. The method of claim 1 further comprising:

limiting the plurality of settlement offers which may be received to a maximum of three.

5. The method of claim 1 further comprising:

allowing one of the parties to specify a maximum number of rounds.

6. The method of claim 1 wherein d), e), f) and g) are performed after receiving less than a maximum specified number of the plurality of demands.

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7. The method of claim 1 wherein all settlement offers are received before any of the demands are received.

8. An automated method of settling a dispute between at least two parties using monetary demands and settlement offers, comprising:

receiving an engagement request from a first party to engage an automated dispute resolution system, for a claim, and to be bound by a resolution of the claim transmitted from the automated dispute resolution system;

receiving an engagement indication from a second party to engage the automated dispute resolution system for the claim;

receiving a series of at least three monetary demands from the first party;

receiving a series of at least three settlement offers from the second party;

maintaining inaccessibility of the monetary demands from the second party;

maintaining inaccessibility of the settlements offers from the first party;

comparing a first demand of the series of monetary demands with a first settlement offer in a first round to determine if a first difference between the first monetary demand and the first settlement offer is within a predetermined guideline;

if, in the first round, the first difference is within the predetermined guideline, transmitting a successful dispute resolution notification to the first party and the second party;

if, in the first round, the first difference is not within the predetermined guideline, comparing a second demand of the series of monetary demands with a second settlement offer in a second round to determine if a second difference between the second monetary demand and the second settlement offer is within the predetermined guideline;

if, in the second round, the second difference is within the predetermined guideline, transmitting a successful dispute resolution notification to the first party and the second party;

if, in the second round, the second difference is not within the predetermined guideline, comparing a third demand of the series monetary demands with a third settlement offer in a third round to determine if a third difference between the third monetary demand and the third settlement offer is within the predetermined guideline; and

if, in the third round, the third difference is within the predetermined guideline, transmitting a successful dispute resolution notification to the first party and the second party.

9. The method of claim 8, wherein if, in all of the first, second and third rounds, the first, second and third differences are not within the predetermined guideline, transmitting an unsuccessful dispute resolution signal to said first party and said second party.

10. The method of claim 8 wherein, if in any round, the successful dispute resolution notification is transmitted, the method further comprises:

generating a settlement value notification including a settlement amount to be paid to the first party by the second party.

11. The method of claim 10 further comprising:

calculating the settlement amount using at least the monetary demand from the round in which the successful dispute resolution notification is transmitted.

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12. The method of claim 11 wherein the calculating also uses the settlement offer.

13. The method of claim 8 wherein, if, in any of the first, second or third rounds, the successful dispute resolution notification is transmitted, the method further comprises:

calculating a payment value for the claim from a pair of values used in the round for which the successful dispute resolution notification is transmitted; and

storing the payment value in an engaging party accessible database.

14. The method of claim 8 wherein in the first round the first difference is not within the predetermined guideline, the method further comprising:

rendering the first monetary demand and the first settlement offer unavailable to the automated dispute resolution system for the second round.

15. The method of claim 14 wherein in the second round the second difference is not within the predetermined guideline, the method further comprising:

rendering the second monetary demand and the second settlement offer unavailable to the automated dispute resolution system for the third round.

16. The method of claim 15 wherein in the third round the third difference is not within the predetermined guideline, the method further comprising:

rendering the third monetary demand and the third settlement offer unavailable to the automated dispute resolution system.

17. The method of claim 10 wherein the settlement amount is a median of one demand and one settlement offer.
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18. The method of claim 10 wherein the settlement amount is equal to an amount specified by one demand.

19. The method of claim 8 wherein the predetermined guideline is that a single settlement offer and a single demand differ from each other by less than a fixed amount.

20. The method of claim 19 wherein the fixed amount is $5,000.

21. The method of claim 19 wherein the fixed amount is a calculated amount representing a percentage of one of the single settlement offer or the single demand.

22. The method of claim 8 wherein the specified condition is that a single settlement offer is within a predetermined percentage of a single demand.

23. The method of claim 22 wherein the predetermined percentage is 70%.

24. The method of claim 23 wherein the predetermined percentage is 80%.

25. The method of claim 8 wherein one of the series of three monetary demands is received before one of the series of three settlement offers.

26. The method of claim 8 wherein one of the series of three settlement offers is received before one of the series of three monetary demands.

27. A dispute resolution method for resolving a claim between two adverse parties in rounds, the method comprising:

testing a pair of non-equal values in one of at least two rounds, one value in the pair submitted by one of the two adverse parties for the claim; and

calculating a binding settlement payment of an amount at least equal to a lower of the pair of the non-equal values, when a settlement determination algorithm used in the testing is satisfied by the pair of the non-equal values.

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28. The method of claim 27 further comprising:

limiting the settlement payment to the greater of the pair of non-equal values.

29. The method of claim 27 further comprising:

receiving at least a value of the pair of non-equal values on a weekend day.

30. The method of claim 27 further comprising:

receiving at least a value of the pair of non-equal values at a time other than between 9 a.m. and 4 p.m. on a weekday.

31. The method of claim 27 further comprising:

storing the amount correlated to case specific information in a database.

32. A method of operating a dispute resolution system comprising:

receiving a plurality of values from each of a first and second party to a dispute, at least one of the plurality of values having been received via an internet connection;

matching, on a one for one basis, values from the first party and values from the second party to create a plurality of pairs without disclosing either the first party's values to the second party or the second party's values to the first party;

analyzing pairs in accordance with a preset formula such that if, when analyzed, a pair meets at least one specified criterion, the system will report to the first and second parties that a settlement is reached.

33. The method of claim 32 further comprising:

when the at least one specified criterion is met, calculating a settlement value using at least a part of the pair.

34. The method of claim 33 wherein the calculating comprises:

determining a median value for the pair.

35. The method of claim 32 further comprising:

allowing the first party to make a selection of the preset formula.

36. The method of claim 32 further comprising:

prior to the receiving, requiring one of the first or second parties to make a selection of the preset formula; and

requiring another of the first or second parties to agree to the selection.

37. The method of claim 32 further including:

receiving a sponsor identification number for the dispute and case description information.

38. The method of claim 32 further including:

receiving information representing a venue for the dispute.

39. The method of claim 32 further including:

receiving information representing a court for the dispute.

40. A method comprising:

registering a first entity in an automated dispute resolution system with respect to a case involving a claim;

following registration, receiving a case identifier and at least two monetary submissions from the first entity;

associating at least one proposed settlement amount submitted by a second entity with respect to the claim with at least one of the at least two monetary submissions;

processing a proposed settlement amount and one of the at least two monetary submissions in accordance with a specified algorithm to obtain a result; and

notifying the first entity that a settlement of the claim has been reached and of a payment amount, when the result meets a criterion agreed to by the first entity, without

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ever informing the first entity of the at least one proposed settlement amount.

41. The method of claim 40 further comprising:

permanently discarding the at least one proposed settlement amount and the one of the at least two monetary submissions when the settlement has been reached.

42. The method of claim 40 further comprising:

storing case related information for the settlement and the payment amount in the automated dispute resolution system for tabulation.

43. A dispute settlement method comprising:

receiving offers and demands with respect to a claim, each of the offers having been received via a password protected communication linkage and having an associated sequence number, and each of the demands having an associated sequence number;

matching offers against demands based upon a correspondence between the sequence numbers;

testing matched offers and demands against an algorithm;

generating a result in response to a testing of an offer and a demand; and

automatically reporting the result, without disclosing the offer or demand.

44. The method of claim 43 wherein, when the result is no settlement, the method further comprises:

discarding the offer and the demand.

45. The method of claim 43 wherein, when the result is a settlement, the method further comprises:

calculating a settlement amount according to a preestablished formula; and

reporting the settlement amount.

46. The method of claim 43 further comprising:

obtaining an agreement from a claimant to participate in an indirect settlement negotiation using an on-line dispute settlement system and, when the result indicates a settlement, to be legally bound to settle the claim for an amount specified by the on-line dispute settlement system.

47. The method of claim 43 further comprising:

obtaining an agreement from a sponsor to participate in an indirect settlement negotiation;

generating an exposure amount using an offer submitted by the sponsor; and

informing the sponsor of the exposure amount.

48. The method of claim 46 further comprising:

generating a potential settlement gain amount using a demand; and

informing the claimant of the settlement gain amount.

49. A method comprising:

agreeing to at least one criterion which, when applied by a dispute resolution system to values and satisfied, will result in a settlement of a claim against a party for a payment amount specified by the dispute resolution system, the payment amount being derived from at least one of the values;

submitting a plurality of monetary values to the dispute resolution system via a security protected on line interface, which will be analyzed by the dispute resolution system using the at least one criterion without revealing any of the monetary values to the party;

receiving an indication that the at least one criterion is satisfied by an unrevealed value from the party and at least one of the plurality of monetary values; and

receiving a notification of the payment amount for the claim.

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50. The method of claim 49 wherein, prior to receiving the indication, the method includes:

receiving a message that the at least one criterion has not been satisfied for one unrevealed value for the party and one monetary value.

51. The method of claim 49 wherein the payment amount is at least one of the plurality of monetary values.

52. The method of claim 49 wherein the payment amount is greater than the at least one of the plurality of monetary values.

53. The method of claim 49 further including:

logging in to the dispute resolution system through the internet.

54. The method of claim 49 further including:

providing claim specific identification information.

55. The method of claim 49 further including:

providing attorney contact information for the claim.

56. The method of claim 54 further including:

tabulating the claim specific information.

57. The method of claim 49 further including:

accessing the dispute resolution system using a web browser.

58. The method of claim 49 further including:

submitting a plurality of cases to the dispute resolution system, the claim relating to one of the plurality of cases.

59. A method comprising steps, stored in an automated dispute resolution system including a processor and storage, for dispute resolution, the method comprising:

a step of executing a first program module, written in a markup language, for receiveing values submitted by a party via the internet, the values representing a series of proposed amounts for which a claim would be settled;

a step of executing a program object, written in an object oriented programming language, for sequentially comparing individual proposed amounts of the series of proposed amounts against individual proposed counter amounts of a series of proposed counter amounts, all of the proposed counter amounts being unavailable to the party, in order to determine if a difference between and of the sequentially compared individual proposed amounts and counter amounts is within a specified range and for generating a settlement indication if the difference is within the specified range; and

a step of executing a second program module for informing the party that the claim is settled by a payment of a calculated amount.

60. The method of claim 59 further including:

a step for calculating a settlement amount according to a specified formula using an individual proposed amount as an input for the specified formula for specifying a payment to be made in settlement of the claim.

61. The method of claim 59 further including:

a step for calculating a settlement amount according to a specified formula using an individual proposed counter amount as an input for the specified formula for specifying a payment to be made in settlement of the claim.

62. The method of claim 59 further including:

a step for calculating a settlement amount according to a specified formula using both an individual proposed amount and an individual proposed counter amount as an input for the specified formula for specifying a payment to be made in settlement of the claim.

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63. The method of claim 59 further including:

a step for logging the party in.

64. The method of claim 59 further including:

a step for collecting and processing settlement data using the processor.

65. The method of claim 59 further including:

a step for checking administration authorization to enable an administrator to add a sponsor into the automated dispute resolution system.

66. A method comprising:

receiving a submission of a case from a sponsor;

receiving an agreement to at least one criterion which, if satisfied, would result in a binding settlement of the case;

generating a message for communication to a representative of a claimant involved in the case which invites the representative to participate in an automated dispute resolution negotiation for the case;

receiving a responsive agreement from the representative to participate and to be bound by the automated dispute resolution negotiation, if the at least one criterion is satisfied by demands submitted by the representative and correlated offers submitted by the sponsor;

receiving at least two demands submitted by the representative and an offer submitted by the sponsor, within a specified limited time period;

comparing one of the demands and the offer in a round of at least two rounds to determine if the at least one criterion is satisfied; and

if the at least one criterion is satisfied, generating an indication that the case is settled for a payment amount.

67. The method of claim 66 further comprising:

requiring entry of a dispute identification number prior to receiving the demand and the offer.

68. The method of claim 66 further comprising:

storing the payment amount for future retrieval.

69. The method of claim 66 further comprising:

calculating the payment amount as a median of the one demand and the offer.

70. The method of claim 66 further comprising:

calculating the payment amount as a value between the demand and the offer.

71. A method comprising:

receiving first signals including data representing a series of monetary amounts for a claim from a first entity;

preparing the first signals for automated testing against an algorithm by a dispute resolution system in conjunction with information from a second entity, the second entity being adverse to the first entity with respect to the claim;

receiving a response signal indicating that a test of one of the series of monetary amounts caused a settlement condition in the dispute resolution system;

forwarding a message including data representing a settlement amount, in response to the settlement condition, for ultimate delivery to the first entity.

72. The method of claim 71 further including:

receiving second signals including the information from the second entity, the information having data representing at least one proposed settlement amount for the claim.

73. The method of claim 71 wherein the first entity is one of a claimant, a representative of a claimant, or an attorney for the claimant.

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74. The method of claim 73 wherein the second entity is one of an insurer, a claims adjuster, an attorney for an insurer, a sponsor, a sponsor administrator, a system administrator, or an agent of a self-insured organization.

75. The method of claim 71 wherein the first entity is one of an insurer, a claims adjuster, an attorney for an insurer, a sponsor, a sponsor administrator, a system administrator, or an agent of a self-insured organization.

76. The method of claim 71 further including:

forwarding cookie data sent by the dispute resolution system for storage on a hard drive associated with either the first or second entity usable by the dispute resolution system to track usage by the first or second entity.

77. A method of claim 76 further including:

receiving third signals from the dispute resolution system for forwarding to a computer associated with either the first or the second entity which, when received, would cause the computer to retrieve the cookie data from the hard drive and send it to the dispute resolution system.

78. A method comprising:

a) receiving first signals over a communications linkage from an insurer, the signals including data communicated for temporary storage, the data representing two values usable as offers to settle a claim, one of the two values being greater than the other of the two values;

b) sending a request to a claimant to submit demands representing different monetary amounts for which the claimant would settle the claim, without revealing any of the offers to the claimant;

c) receiving second signals representing a response from the claimant, the signals including a monetary demand;

d) comparing the monetary demand with a first of the offers and, if the comparison is within specified guidelines, informing the claimant, via transmitted information displayable on a web browser, that the claim will be settled for a specified amount that is calculated using at least the demand, otherwise, prompting the claimant to submit a new demand.

79. The method of claim 78 further comprising:

if the comparison is within specified guidelines, informing the insurer by mail that the claim will be settled for the specified amount.

80. The method of claim 78 further comprising:

prior to receiving the first signals, providing access to tabulated information from a plurality of settled cases.

81. The method of claim 78 further comprising:

tabulating case specific information from a plurality of settled cases for which specified amounts were calculated, so that the case specific information is accessible according to categories.

82. The method of claim 81 wherein the categories include at least one of:

a court, a venue, an attorney, a settlement payment amount, and a sponsor.

83. A method of automated on-line dispute resolution comprising:

maintaining an interface to the internet through which a claimant can submit demands for a claim to a dispute resolution system and receive indications therefrom such that, when the claimant submits multiple demands via the interface to the dispute resolution system and the dispute resolution system pairs the multiple demands with offers of settlement for the claim on a one-to-one basis, a comparison will be performed in